

Ira Bodenstein
Shaw Fishman
321 N. Clark St., Ste. 800
Chicago, IL 60654
(312) 666-2861
Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: ROE, SHERELL R

§ Case No. 15-09235

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 16, 2015. The undersigned trustee was appointed on *bad date*.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 7,100.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>120.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>6,980.00</u>

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/23/2015 and the deadline for filing governmental claims was 09/12/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,460.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,460.00, for a total compensation of \$1,460.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$18.37, for total expenses of \$18.37.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/14/2016 By: /s/Ira Bodenstein

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-09235

Trustee: (330129) Ira Bodenstein

Case Name: ROE, SHERELL R

Filed (f) or Converted (c): 03/16/15 (f)

§341(a) Meeting Date: 04/27/15

Period Ending: 06/14/16

Claims Bar Date: 09/23/15

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Debtor's primary residence: 18626 Carpenter, Hom Orig. Description: Debtor's primary residence: 18626 Carpenter, Homewood IL 60430., Value per Zillow.com; Imported from original petition Doc# 1; Exemption: Debtor's primary residence: 18626 Carpenter Street, Homewood IL 60430. Checking, Savings, or Other Financial Accounts, Certificates of Deposit - Amount: 15000.00; Lien: Opened 5/01/14 Last Active 2/15/15 Debtor's primary residence: 18626 Carpenter Street, Homewood IL 60430. Value \$ Value per Zillow.com 172000 - Amount: 162769.00	172,000.00	0.00		0.00	FA
2	Debtor's Investment property: 316 E. 171st Place Orig. Description: Debtor's Investment property: 316 E. 171st Place, South Holland, IL 60473., SURRENDER, Value per Zillow.com; Imported from original petition Doc# 1; Lien: Opened 8/01/06 Last Active 6/16/14 Debtor's Investment property: 316 E. 171st Place, South Holland, IL 60473. SURRENDER Value per Zillow.com Value \$ 141000 - Amount: 195464.00	141,000.00	0.00		0.00	FA
3	Checking account with Chase bank Orig. Description: Checking account with Chase bank; Imported from original petition Doc# 1; Exemption: Checking account with Chase bank - Amount: 500.00	500.00	0.00		0.00	FA
4	Savings account with Chase Bank Orig. Description: Savings account with Chase Bank; Imported from original petition Doc# 1; Exemption: Savings account with Chase Bank - Amount: 20.00	20.00	0.00		0.00	FA
5	Basic furniture. Orig. Description: Basic furniture.; Imported from original petition Doc# 1	200.00	1.00		0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-09235

Trustee: (330129) Ira Bodenstein

Case Name: ROE, SHERELL R

Filed (f) or Converted (c): 03/16/15 (f)

§341(a) Meeting Date: 04/27/15

Period Ending: 06/14/16

Claims Bar Date: 09/23/15

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
6	Basic clothing Orig. Description: Basic clothing; Imported from original petition Doc# 1	100.00	1.00	0.00	FA
7	Term life insurance AIG Orig. Description: Term life insurance AIG; Imported from original petition Doc# 1	0.00	0.00	0.00	FA
8	Term life insurance policy with Primerica Orig. Description: Term life insurance policy with Primerica; Imported from original petition Doc# 1	0.00	0.00	0.00	FA
9	2007 Toyota Camry, 95,000 miles. Orig. Description: 2007 Toyota Camry, 95,000 miles.; Imported from original petition Doc# 1; Exemption: 2007 Toyota Camry, 95,000 miles. - Amount: 2400.00; Exemption: 2007 Toyota Camry, 95,000 miles. - Amount: 3100.00	5,500.00	0.00	0.00	FA
10	2010 Lexus ES 350, 35,000 miles. Orig. Description: 2010 Lexus ES 350, 35,000 miles.; Imported from original petition Doc# 1; Lien: Opened 6/01/14 Last Active 1/31/15 Purchase Money Security 2010 Lexus ES 350, 35,000 miles. Value \$ 19612 - Amount: 27880.00	19,612.00	0.00	0.00	FA
11	2014 tax refund (u)	0.00	7,149.00	7,100.00	FA
11	Assets Totals (Excluding unknown values)	\$338,932.00	\$7,151.00	\$7,100.00	\$0.00

Major Activities Affecting Case Closing:

4/15/2016- final installment of refund deposited.

Await check to clear and prepare TFR

Initial Projected Date Of Final Report (TFR): June 30, 2016

Current Projected Date Of Final Report (TFR): June 30, 2016

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-09235

Case Name: ROE, SHERELL R

Taxpayer ID #: **-***7235

Period Ending: 06/14/16

Trustee: Ira Bodenstein (330129)

Bank Name: Rabobank, N.A.

Account: *****7666 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/22/15	{11}	Sherell R. Roe	First installment of 2014 tax refund	1224-000	1,200.00		1,200.00
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,190.00
07/16/15	{11}	Sherell R. Roe	Second installment of 2014 tax refund	1224-000	800.00		1,990.00
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,980.00
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,970.00
09/17/15	{11}	Sherell R. Roe	Third installment of 2014 tax refund	1224-000	800.00		2,770.00
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,760.00
10/05/15	{11}	Sherell R. Roe	Fourth installment of 2014 tax refund	1224-000	500.00		3,260.00
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,250.00
11/11/15	{11}	Sherell R. Roe	Fifth installment of 2014 tax refund	1224-000	500.00		3,750.00
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,740.00
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,730.00
01/06/16	{11}	Sherell R. Roe	Sixth installment of 2014 tax refund	1224-000	500.00		4,230.00
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,220.00
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,210.00
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,200.00
04/15/16	{11}	Sherell R. Roe	Final installment of 2014 tax refund	1224-000	2,800.00		7,000.00
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,990.00
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,980.00

ACCOUNT TOTALS **7,100.00** **120.00** **\$6,980.00**

Less: Bank Transfers **0.00** **0.00**

Subtotal **7,100.00** **120.00**

Less: Payments to Debtors **0.00**

NET Receipts / Disbursements **\$7,100.00** **\$120.00**

Net Receipts : 7,100.00

Net Estate : \$7,100.00

TOTAL - ALL ACCOUNTS **Net Receipts** **Net Disbursements** **Account Balances**

Checking # ***7666** **7,100.00** **120.00** **6,980.00**

\$7,100.00 **\$120.00** **\$6,980.00**

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: September 23, 2015

Case Number: 15-09235

Page: 1

Date: June 14, 2016

Debtor Name: ROE, SHERELL R

Time: 12:30:44 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	Ira Bodenstein 321 N. Clark St., Ste. 800 Chicago, IL 60654	Admin Ch. 7		\$18.37	\$0.00	18.37
200	Ira Bodenstein 321 N. Clark St., Ste. 800 Chicago, IL 60654	Admin Ch. 7		\$1,460.00	\$0.00	1,460.00
NOTFILED 100	Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826	Secured	XXXXXX8675	\$0.00	\$0.00	0.00
NOTFILED 100	Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408	Secured	XXXXXXXXXXXXX0001	\$0.00	\$0.00	0.00
NOTFILED 100	Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701	Secured	XXXXXXXXXX0393	\$0.00	\$0.00	0.00
1 610	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured	XXXXXXXXXXXXX3822	\$5,339.36	\$0.00	5,339.36
2 610	Cavalry SPV I, LLC c/o Bass & Associates P.C. 3936 E. Ft. Lowell, Suite 200 Tucson, AZ 85712	Unsecured	XXXXXXXXXXXXX1873	\$4,051.40	\$0.00	4,051.40
3 610	Cavalry SPV I, LLC c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Suit Tucson, AZ 85712	Unsecured	XXXXXXXXXXXXX2794	\$3,592.35	\$0.00	3,592.35
4 610	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured	XXXXXXXXXXXXX2622	\$10,150.16	\$0.00	10,150.16
5 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$194.01	\$0.00	194.01
6 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$543.21	\$0.00	543.21
NOTFILED 610	Chase Bp Prvt Lbl Po Box 15298 Wilmington, DE 19850	Unsecured	XXXXXXXXXXXXX4964	\$0.00	\$0.00	0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER **Claims Bar Date:** September 23, 2015

Case Number: 15-09235 **Page:** 2 **Date:** June 14, 2016
Debtor Name: ROE, SHERELL R **Time:** 12:30:44 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
NOTFILED 610	Dsnb Macys 9111 Duke Blvd Mason, OH 45040	Unsecured	XXXXXXXXX3920	\$0.00	\$0.00	0.00
NOTFILED 610	Great American Finance Attn: Bankruptcy 20 N Wacker Dr. Suite 2275 Chicago, IL 60606	Unsecured	XXXXX5103	\$0.00	\$0.00	0.00
<< Totals >>				25,348.86	0.00	25,348.86

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-09235
Case Name: ROE, SHERELL R
Trustee Name: Ira Bodenstein

Balance on hand: \$ 6,980.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,980.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Ira Bodenstein	1,460.00	0.00	1,460.00
Trustee, Expenses - Ira Bodenstein	18.37	0.00	18.37

Total to be paid for chapter 7 administration expenses: \$ 1,478.37

Remaining balance: \$ 5,501.63

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 5,501.63

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 5,501.63

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,870.49 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 23.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	5,339.36	0.00	1,230.60
2	Cavalry SPV I, LLC	4,051.40	0.00	933.76
3	Cavalry SPV I, LLC	3,592.35	0.00	827.96
4	Capital One Bank (USA), N.A.	10,150.16	0.00	2,339.39
5	Quantum3 Group LLC as agent for	194.01	0.00	44.72
6	Quantum3 Group LLC as agent for	543.21	0.00	125.20

Total to be paid for timely general unsecured claims: \$ 5,501.63
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00